

MILLION CHILDREN STARVING IN POLAND

American Relief Commissioner Says Conditions Are Deploable and Flour Is Great Need.

Donald E. Harding, who has been in charge of the American Relief Commission in Poland, since 1918, returned this morning on the French liner La Savoie. Mr. Harding says the condition of Poland is deplorable and desperate. Paper money, he said, is worth no more than paper, and the immediate demand of the country is for flour which this country or Roumania will have to supply.

"There are 1,000,000 starving children in Poland," said Mr. Harding. "All the available supplies for the people are cabbage, potatoes and meat. There is no co-operation among the people, and Germany is taking advantage of this to spread its propaganda in Poland as well as in Russia. Germany wants to see the Bolshevik march through Poland again, in which event Moscow will fall." Mr. Harding, a celebrated pianist, Zurich, Switzerland, and a great friend of Paderewski, was another arrival on La Savoie. He says that it is a question whether Paderewski will return to this country, his heart being in Poland.

TREASURER IS HELD; \$50,000 BAIL FIXED

Powder Company Officials Declare Shortage Had Been Made Good.

WILMINGTON, Del., Dec. 20.—Charles F. Eastman, Assistant Treasurer of the Hercules Powder Company, was arrested to-day on a charge of hoarding securities from the company and was held in \$50,000 bail for a hearing later in the day. In default of bail, Eastman was locked up.

The warrant was sworn out by Attorney General David J. Reinhardt after officers of the company had said Eastman's alleged shortage had been made good and the company would not prosecute. Eastman, according to company officials, has admitted the shortage.

Company officials said Eastman took Liberty Bonds owned by the company and deposited them with local brokers to cover margins in stock speculation.

TURK REBEL CHIEF STATES HIS TERMS

Notifies Government of Conditions Under Which He Will Negotiate.

CONSTANTINOPLE, Dec. 17 (Associated Press).—Mustafa Kemal Pasha, the Turkish Nationalist leader, communicated to the Turkish Government to-day the conditions under which he is prepared to negotiate with it for a settlement. These are: Immediate evacuation of Anatolia and Thrace by the entire Greek force; unconditional return of Smyrna to Turkish rule; immediate cessation in Thrace under the control of a neutral power; freedom of the straits of the Dardanelles under neutral control; modification of the financial and economic clauses of the Peace Treaty of Sevres.

CLUBS MUST PAY MONTHLY.

WASHINGTON, Dec. 20.—Every social club which fails to collect and pay over taxes required on dues and fees from its members is liable to a penalty of not more than \$1,000, according to revised regulations issued to-day by the Bureau of Internal Revenue. In addition, a penalty of 50 per cent. of the tax is imposed when a return

filed in a club is found to be false or fraudulent. Under the new regulations returns from clubs are required monthly, whether or not taxable dues have been collected. Organizations for the advancement of business are not taxable.

McCleary and Connolly Return.
John H. McCleary, Democratic leader of Brooklyn, and Borough President Connolly of Queens returned to-day from a two week stay at the estate of Philip Herzogheim, City Chamberlain, on Little Saint Simon Island, off the Georgia coast. They were jubilant over the capture of some crocodiles and wild ducks, but had nothing to say about the crime wave or other current topics.

LAUNCH BRITISH SHIP HERE.

First of Four Built in U. S. for London Oil Company.

The tanker San Theodore, said to be the first steamer ever launched in this country under the British flag, took the water to-day at the yards of the Standard Shipbuilding Corporation. The ship is the first of four under construction for the Eagle Oil Transport Company of London, in a contract involving \$7,000,000. Miss Edythe A. Carr, daughter of the managing director of the company, broke a bottle of champagne over the ship's bow.

Harriet Dean

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PERSONAL—But Not Confidential

This Is Letter No. 5 of a Series Written to All of You About a Matter Which Is Vital to Your Success.

If you missed letters one, two, three, four, and would like to have copies, I will mail them to you.

I believe you agree that women to-day play a very big part in giving business character and stability, and that they are particularly influential in getting firmly fixed in the minds of everybody connected with business that loyalty is the prime essential of success.

To-day's story is devoted to the important work done by two women and their associates in the Henry L. Doherty & Company organization, 60 Wall Street. Their work is so well done that it keeps the machinery of the organization running like clockwork.

One of these women is Miss Bessie Lowrey, who has been associated with Henry L. Doherty & Company for sixteen years; the other is Miss Regina O'Hara, who attached herself to the Doherty organization a little over five years ago.

Miss Lowrey has charge of what is called the "Central Filing Department," where a record is kept of every letter received on every subject. Every letter, before it is distributed to its proper department of the Doherty business, is numbered on a card, and this card, together with the original letter and a carbon copy of the answer to it, must be returned for filing in fireproof files and listed under the subject the letter makes reference to.

On November 29, while in Miss Lowrey's department, I noticed a number on one of the cards and it read 1,129-141. I asked her if this represented the number of letters that had come under the personal supervision of herself and her associates since the time Henry L. Doherty & Company was established in New York City. When she replied in the affirmative I did a little rapid mental calculation, saying to Miss Lowrey:

"You have averaged 250 letters a day for the 4,500 working days in fifteen years." She replied, "Yes, that's right, but you must remember when we first started we received hardly any letters. We are now handling in this department an average of over 750 letters a day, which means 225,000 letters in a year, indicating the number of people who are interested in the Doherty organization and who have close business relationship with it."

Miss O'Hara's department receives from the Central Filing Department all communications making inquiry as to investments in the several enterprises directed by the Doherty organization.

She has in her files the names of all salesmen connected with the Bond Department, which has direct charge of the sale of all securities sponsored by Henry L. Doherty & Company. The names of inquirers are fairly distributed among the salesmen. Miss O'Hara reads every letter, and she always has a suggestion to make when it is turned over to a salesman. The principal suggestion she makes is this:

"Here is an inquiry from Mr. or Mrs. or Miss So-and-So, and it should receive immediate attention. Now, anybody asking about the securities of the several Doherty enterprises is entitled to a personal call. If out of town, immediately write a nice friendly letter, showing your appreciation of the inquiry. All inquiries from the New York territory should be answered by a personal call. Don't write letters to people in your home town. Go and see them. Don't call them on the telephone."

The salesmen take Miss O'Hara's advice in good part, because they know that she herself before becoming associated with Henry L. Doherty & Company was one of the most successful saleswomen in the country. She was not a "behind-the-counter" saleswoman, which is an easy job compared with the job she had. She traveled all over the country, and she learned that writing letters or calling people on the telephone didn't get nearly as many orders as personal calls. She is so interested in seeing the Doherty enterprises grow that she wants every salesman to be on his toes all the time.

I have always maintained that women can lead men to their best efforts, especially when they dig into situations and analyze them. Their intuition, I have often said, is more stimulating and more accurate as a rule than the average man's deliberate judgment.

I am strong for women in business; I am strong for women in the home. They are the savers usually. Many a man's mother or sister or sweetheart or wife or daughter has put him on the right track in the matter of saving, so I am telling you these things because I want to interest the women of New York City and vicinity in encouraging thrift not only among the male but among the women workers.

I asked both Miss Lowrey and Miss O'Hara how it came about that there are 168 women workers in the New York offices of Henry L. Doherty & Company, because I know it is unusual for houses in the Wall Street district to employ many women.

I want you to pay particular attention to the answer they gave me, which was this:

"During the war, our organization (mind you, they say 'our organization'), which at present numbers 677 all told in the New York

offices, was depleted because so many of the young men volunteered their services, at the very start. Some of the boys, poor fellows, never came back.

"Women, as you know, performed valiantly during the war, and many a man who sneered at the efficiency of women in business now takes his hat off to them, because they have proved not only their ability but their unselfishness and their patriotism. Girls came into the Doherty organization without knowing very much about the details of the work assigned to them, but they knew they had to learn and they started right in to learn and during the learning stage they did not measure their hours of work by the clock. They were on the job all the time.

"We want to tell you, Mr. Freeman, that we are mighty proud of the work done by the women and girls in the Doherty organization during the war. Mr. Doherty has told us many times that we contributed a lot to the development of the business—that we handled things as well as the boys who were here before they went to war. They told us we did so well that when the boys came back we were going to stay here just the same, because there was enough work for all of us to do.

"We think it's fine to be working for an organization that keeps its workers steadily employed, but, of course, there is a reason for keeping us steadily employed, because the business is constantly growing. This is due to the co-operation of every worker, man or woman, because every worker feels that the success of the business depends upon his or her individual efforts."

I know you will be as pleased to read what these women said as I am pleased to quote what they said.

Since I am writing to you about thrift and trying to get into your minds the necessity of saving, I am getting so that I ask everybody I meet:

"Are you saving some of the money you earn?" In some cases I get the answer, "What business is it of yours whether I am saving or not?" and I say, "Oh, it isn't any of my business particularly; only I never saved anything and I know what I suffered because I didn't, so I just would like to put you on the right track, that's all."

I asked Miss Lowrey and Miss O'Hara if they and the girls in the Doherty organization save money, and they said: "We sure do, and we are the greatest little bunch of savers in New York, we think." See? You realize, don't you? that what I just told you about women being natural savers is true. Miss Lowrey and Miss O'Hara told me this:

"About five years ago we were given an opportunity to buy two shares of preferred stock and one share of common stock in the Henry L. Doherty & Company enterprises, representing a total investment of \$300. The house said it would carry the stock for us and give us the opportunity to pay for it on the basis of \$5 a month over a period of five years, or sixty months.

"We bought the stock, which has been a good investment, and some of us who could save more than \$5 a month were privileged to buy as many more \$300 blocks as we could afford. As a matter of fact, the house encouraged us to take as many \$300 blocks as was represented by our year's salary. For instance, a girl earning \$1,800 a year was privileged to buy six \$300 blocks and to pay for them on the basis of \$30 a month, which represents \$360 a year in savings, or 20 per cent. of her salary. Many took several blocks.

"All this time we received our dividends, and the common stock that we held increased in value. Why, say, Mr. Freeman, how can we help saving money when we have so much encouragement to do so? Many of us have several hundred dollars saved up, which is a mighty fine start for future savings and investments."

Now I want to tell you another thing that will demonstrate to you that after one acquires the habit of saving it does not necessarily mean closing one's heart to the good times of life.

What do you suppose these girls of the Doherty organization do every day they ought to save a little something out of their regular expenses, putting a dime or a nickel in a box to turn over to the charity organizations of the city with which to buy some little Christmas token for some poor child. They accumulated in this way a great many dollars—in nickels and dimes, mind you!

In addition to that, there was a general "seizing among the girls" that every day they ought to save a little something out of their regular expenses, putting a dime or a nickel in a box to turn over to the charity organizations of the city with which to buy some little Christmas token for some poor child. They accumulated in this way a great many dollars—in nickels and dimes, mind you!

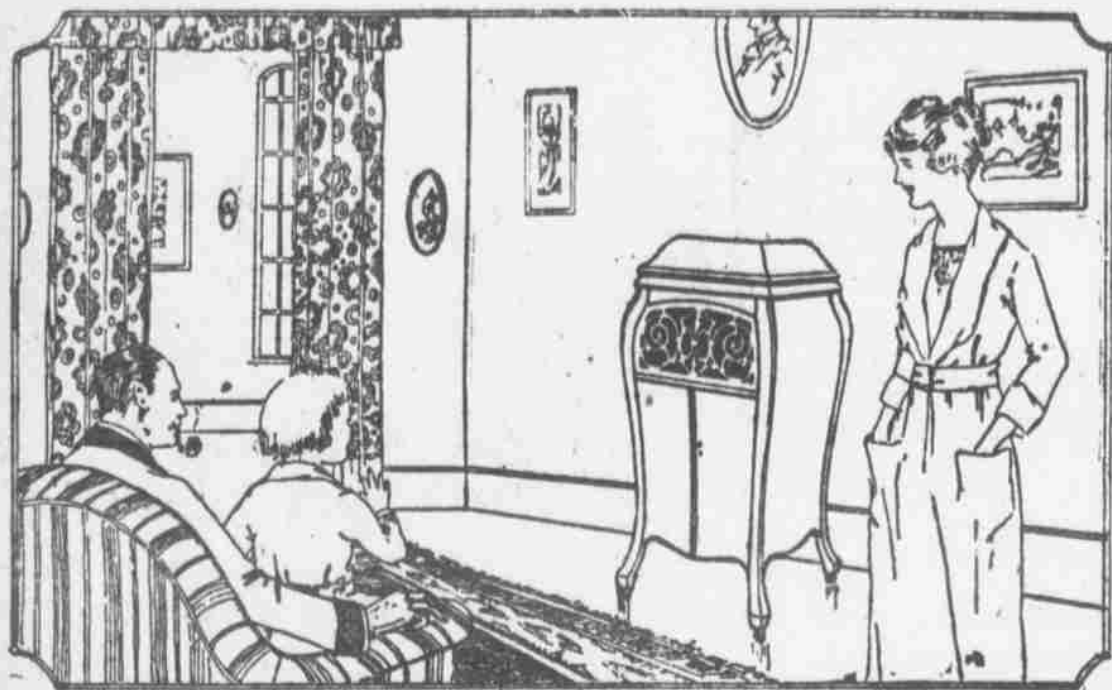
So you see that one can save, and then after saving still put aside something out of what is left to help do a lot of good in the world, and I think that these girls in the Doherty organization are teaching you and me a mighty fine lesson, not only in the matter of thrift but in carrying out the biggest thing in life, which is opening one's heart to serve others.

Of course, the motto of the Doherty organization, "Pride of Workmanship—Pride of Service," has something to do with the spirit which dominates the young women of this organization.

Not only one little book, containing valuable hints as to why you should save money, but several will be mailed to you without charge if you will write for it to Henry L. Doherty & Company, 60 Wall Street, New York City.

Letter No. 6 will appear in the Sunday newspapers, December 26.

Sincerely yours,
WILLIAM C. FREEMAN,
117 West 46th St., New York City.



From the opera "CLARI, THE MAID OF MILAN"

Mid pleasures and palaces though we may roam,
Be it ever so humble there's no place like home;
A charm from the skies seems to hallow us there
Which sought through the world is ne'er met with elsewhere.

—J. HOWARD PAYNE

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